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In the claims:

All of the claims standing for examination are reproduced below. Claims 1, 2 and 15-28 are amended in this response. Claim 12 is cancelled

1. (Currently amended) A secure memory device for use with and contained within a smart card with a modem interface comprising circuitry of:
 - a rewritable memory;
 - a processing unit or a microprocessor;
 - an on-chip oscillator, circuitry of which is contained in the secure memory device;
 - an ISO 7816 interface;
 - a one-wire modem interface;characterized in that both communication interfaces are bidirectional and share the same I/O terminal.
2. (Currently amended) A secure memory device as in claim 1, exchanging data with a host in the form of a modulated signal by means of a card reader reading the smart card, the card reader the smart card characterized by the absence of possessing all processing means.
3. (Previously presented) A secure memory device as in claim 2, wherein the ISO interface is active when a reset input is high, and the modem interface is active when the reset input is low.
4. (Original) A secure memory device as in claim 3, transmitting a modulated answer to reset (MAR) to the host when the reset input is pulled down.
5. (Original) A secure memory device as in claim 4, transmitting the MAR only once,

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when the card is inserted into the card reader.

6. (Original) A secure memory device as in claim 5, wherein the MAR comprises at least three fields: a header, a card number, and a random number.

7. (Original) A secure memory device as in claim 6, computing a new random number prior to transmit the MAR.

8. (Original) A secure memory device as in claim 3, transmitting data to and receiving data from a PC by means of a card reader plugged into the microphone input and the speaker output of the PC sound card.

9. (Original) A secure memory device as in claim 8, powered by the voltage provided by the microphone input of the sound card.

10. (Original) A secure memory device as in claim 3, transmitting data to and receiving data from an IVR server by means of a card reader plugged into the telephone line.

11. (Original) A secure memory device as in claim 10, powered by the voltage provided by the telephone line.

12. (Canceled)

13. (Original) A secure memory device as in claim 12, powered by a battery cell within the card reader.

14. (Previously presented) A secure memory device as in claim 3, wherein Vcc is

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connected to an ISO contact C1, Rst to an ISO contact C2, Clk to an ISO contact C3, Gnd to an ISO contact C5, and 1/0 to an ISO contact C7.

15. (Currently amended) A smart card ~~having a secure memory device and a modem interface, comprising circuitry of:~~

a secure memory device having a rewritable memory;

a modem interface;

a rewritable memory;

a processing unit or a microprocessor;

an on-chip oscillator, circuitry of which is contained within the secure memory device;

an ISO 7816 interface;

a one-wire modem interface;

characterized in that both communication interfaces are bidirectional and share the same 1/0 terminal.

16. (Currently amended) A smart card as in claim [[1]] 15, exchanging data with a host in the form of a modulated signal by means of a card reader reading the smart card, the card reader the smart card characterized by the absence of possessing all processing means.

17. (Currently amended) A smart card as in claim [[2]] 16, wherein the ISO interface is active when a reset input is high, and the modem interface is active when the reset input is low.

18. (Currently amended) A smart card as in claim [[3]] 17, transmitting a modulated answer to reset (MAR) to the host when the reset input is pulled down.

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19. (Currently amended) A smart card as in claim [[4]] 18, transmitting the MAR only once, when the card is inserted into the card reader.

20. (Currently amended) A smart card as in claim [[8]] 19, wherein the MAR comprises at least three fields: a header, a card number, and a random number.

21. (Currently amended) A smart card as in claim [[6]] 20, computing a new random number prior to transmit the MAR.

22. (Currently amended) A smart card as in claim [[3]] 17, transmitting data to and receiving data from a PC by means of a card reader plugged into the microphone input and the speaker output of the PC sound card.

23. (Currently amended) A smart card as in claim [[8]] 22, powered by the voltage provided by the microphone input of the sound card.

24. (Currently amended) A smart card as in claim [[3]] 19, transmitting data to and receiving data from an IVR server by means of a card reader plugged into the telephone line.

25. (Currently amended) A smart card as in claim [[10]] 24, powered by the voltage provided by the telephone line.

26. (Cancelled)

27. (Currently amended) A smart card as in claim [[12]] 19, powered by a battery cell within the card reader.

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28. (Currently amended) A smart card as in claim [[3]] 19, wherein Vcc is connected to an ISO contact C1, Rst to an ISO contact C2, CIk to an ISO contact C3, Gnd to an ISO contact C5, and I/O to an ISO contact C7.